

**Information to identify the case:**

Debtor 1	<b>Michael Leineek</b>	Social Security number or ITIN	xxx-xx-1371
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>13-31295-KCF</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Leineek

10/29/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Michael Leineek  
DebtorCase No. 13-31295-KCF  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 39

Date Rcvd: Oct 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2018.

db Michael Leineek, 48 Agress Rd, Millstone Township, NJ 08535-1137  
 cr +RESIDENTIAL CREDIT SOLUTIONS AS SERVICER FOR THE B, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +RESIDENTIAL CREDIT SOLUTIONS LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
 Suite 100, Mt. Laurel, NJ 08054-3437  
 lm Residential Credit Solutions Inc., POB 163229, Fort Worth, TX 76161-3229  
 514245115 Atlantic Advisors, Inc., PO Box 841, Asbury Park, NJ 07712-0841  
 514245116 Attorney General, US Dept Of Justice, Ben Franklin Station, PO Box 683,  
 Washington, DC 20044-0683  
 514245127 +HSS Radiologists, Gpo Box 5058, New York, NY 10087-5058  
 514245125 Horizon Blue Cross Blue Shield Of NJ, Dept V, Newark, NJ 07101  
 514245126 Hospital For Special Surgery, PO Box 29174, New York, NY 10087-9174  
 516453020 +Ortega Drywall, c/o Rosenthal & Goldhaber, 1393 Veterans Memorial Highway, Suite 212N,  
 Hauppauge, NY 11788-3054  
 516845354 +Patrick Durning, 160 Forest Haven Court, Freehold, NJ 07728-9029  
 514245131 Professional Claims Bureau, PO Box 9060, Hicksville, NY 11802-9060  
 514391550 +Residential Credit Solutions, POST OFFICE BOX 163229, FORTH WORTH, TEXAS 76161-3229  
 514245132 #Residential Credit Solutions, PO Box 163889, Fort Worth, TX 76161-3889  
 514245134 Thomas Sculco, MD, 535 E 70th St, New York, NY 10021-4823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 30 2018 00:16:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 30 2018 00:16:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: DRIV.COM Oct 30 2018 03:38:00 Santander Consumer USA, Inc.,  
 P.O. Box 562088, Suite 900-North, Dallas, TX 75247, UNITED STATES 75356-2088  
 515292614 +EDI: AISACG.COM Oct 30 2018 03:38:00 Ascension Capital Group, Attn: NCEP, LLC Department,  
 P.O. Box 165028, Irving, TX 75016-5028  
 514245117 EDI: BANKAMER.COM Oct 30 2018 03:38:00 Bk Of Amer,  
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170  
 514245118 EDI: CAPITALONE.COM Oct 30 2018 03:38:00 Cap One, Po Box 85520, Richmond, VA 23285  
 514245119 EDI: CAPITALONE.COM Oct 30 2018 03:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 514245120 +EDI: CAPITALONE.COM Oct 30 2018 03:38:00 Capital One Bank, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 514412384 EDI: CAPITALONE.COM Oct 30 2018 03:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 514245121 +EDI: CCS.COM Oct 30 2018 03:38:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134  
 514245122 +EDI: CCS.COM Oct 30 2018 03:38:00 Credit Collection, 2 Wells Ave,  
 Newton Center, MA 02459-3246  
 514245123 EDI: CCS.COM Oct 30 2018 03:38:00 Credit Collection Serv, PO Box 773,  
 Needham Heights, MA 02494-0918  
 514245124 EDI: CCS.COM Oct 30 2018 03:38:00 Credit Collections Svc, PO Box 773,  
 Needham, MA 02494-0918  
 514245128 +EDI: IRS.COM Oct 30 2018 03:38:00 Department of the Treasury, Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 516143405 E-mail/Text: bankruptcy.bnc@ditech.com Oct 30 2018 00:15:43 Ditech Financial LLC,  
 PO Box 6154, Rapid City, SD 57709-6154  
 515291441 +EDI: AISACG.COM Oct 30 2018 03:38:00 NCEP, LLC, 4515 N Santa Fe Ave, Dept APS,  
 Oklahoma City, OK 73118-7901  
 514245130 +E-mail/Text: bankruptcydepartment@tsico.com Oct 30 2018 00:16:56 Nco Fin /99,  
 Po Box 15636, Wilmington, DE 19850-5636  
 514263155 EDI: DRIV.COM Oct 30 2018 03:38:00 Santander Consumer USA, P.O. Box 560284,  
 Dallas, TX 75356-0284  
 514263892 +EDI: DRIV.COM Oct 30 2018 03:38:00 Santander Consumer USA Inc.,  
 as Assignee for Santander, P.O. Box 961245, Fort Worth, TX 76161-0244  
 514245133 +EDI: DRIV.COM Oct 30 2018 03:38:00 Santander Consumer Usa, PO Box 961245,  
 Ft Worth, TX 76161-0244  
 517079869 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 30 2018 00:16:39  
 THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837  
 517079870 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 30 2018 00:16:39  
 THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146, THE BANK OF NEW YORK MELLON,  
 c/o Bayview Loan Servicing, LLC 33146-1837  
 514245135 EDI: TFSR.COM Oct 30 2018 03:38:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
 Parsippany, NJ 07054  
 514245136 E-mail/Text: bankruptcydepartment@tsico.com Oct 30 2018 00:16:56 Transworld Systems Inc,  
 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 24

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Oct 29, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514245129\* Department of the Treasury, Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
514245112 ##ACB Receivables, PO Box 350, Asbury Park, NJ 07712-0350  
514245113 ##Acb Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350  
514245114 ##+Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012

TOTALS: 0, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS AS SERVICER FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE, et.al. nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS LLC nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-17, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-17 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor NCEP, LLC jschwartz@mesterschwartz.com  
Jennifer R. Gorchow on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS AS SERVICER FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE, et.al. nj.bkecf@fedphe.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-17, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-17 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marc C. Capone on behalf of Debtor Michael Leineek mcapone@caponeandkeefe.com, docs@caponeandkeefe.com

TOTAL: 13